6/05/13 1:23:24 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI) COUNTY OF DESOTO)

WHEREAS, on October 4, 2013, William B. Harris executed a promissory note payable to the order of Deposit Guaranty Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated October 4, 1996, executed by William B. Harris and being recorded in Book 862 at Page 184 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to J. Clifford Harrison, Trustee and to Deposit Guaranty Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, NA by an Assignment filed of record on May 22, 2012 and recorded in Book 3443 at Page 116 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of J. Clifford Harrison, the same having been recorded in Book 3624 at Page 379 of the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 28th day of June, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the DeSoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in DeSoto County, Mississippi, to wit:

Lot 265, Section E, KINGSTON ESTATES SUBDIVISION, situated in Section 28, Township 1 South, Range 8 West, in the City of HornLake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 51, Pages 36-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 265, Section E, Kingston Estates Subdivision, S 28, T 1 S, R 8 W, DeSoto County, MS

More commonly known as: 7372 DUNBARTON DR, HORN LAKE, MS 38637

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

6-78-13

This 31^{5t} day of May, 2013.

Prepared by: Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 Floyd Healy Substituted Trustee

Insertion Dates:

June 6, 2013; June 13, 2013; June 20, 2013; and June 27, 2013

6/05/13 1:23:17 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI (COUNTY OF DE SOTO (COUNTY OF

WHEREAS, on June 17, 2005, Ida Pride executed a promissory note payable to the order of Mortgage Lenders Network USA, Inc. ; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated June 17, 2005, executed by Ida Pride and being recorded in Book 2248 at Page 96 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Mitchell L. Heffernan, Trustee and to Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Lenders Network USA, Inc. the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank, National Association, as Trustee for RASC 2005-EMX3. by an Assignment filed of record on December 12, 2011 and recorded in Book 3,377, at Page 161 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, U.S. Bank, National Association, as Trustee for RASC 2005-EMX3, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Mitchell L. Heffernan, the same having been recorded in Book 3,628 at Page 357 of the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will, on the 28th day of June, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the De Soto Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in De Soto County, Mississippi, to wit:

Lot 32, Section C, Summit Park Subdivision, in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 88, Page 34, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 32, Section C, Summit Park Subdivision, DeSoto County, Mississippi More commonly known as: 2668 OLIVIA LN, Southaven, MS 38672

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

6-28-13

This 26th day of May, 2013.

Prepared by: Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 Floyd Healy Substituted Trustee

Insertion Dates:

June 6, 2013; June 13, 2013; June 20, 2013; June 27, 2013